

OPEN ENROLLMENT NOTICE

Changes & New Enrollments may be made April 16- May 14

Insurance changes are effective July 1, 2021

Payroll deductions will begin on your first June paycheck

What's New this Year?

The new Stimulus package allows some significant changes to the Medical and Daycare Flex Spending options—see page 2 for more on this.

The BCBS Fitness Reimbursement will include virtual fitness subscriptions and classes effective 7/1/21.

How much are the premiums changing?

Health Insurance rates are going up 6% due to an increase in claims over the last year. Delta Dental and Blue 20/20 vision rates are not changing again this year. See the attached rate sheet for more.

Who would benefit by moving to the Network Blue New England (aka Benchmark) HMO plan with a deductible?

Chances are YOU would. Attached is a Plan Comparison worksheet to compare the cost of the 3 health plans to see which might be the better deal for your specific situation. Ultimately, it will vary person to person, so we encourage you to use the worksheet to see what makes the most sense for your individual situation. The results may surprise you! Remember, paying less in premiums means you keep more of your paycheck. Part of the premium savings can be used to cover your deductible—often with money left over as savings to you! If you don't meet your deductible that year, you just keep the money. Plus, the FSA can help you save even more money by making the amounts you pay out-of-pocket tax free (see page 2). Disclaimer: The town does save a little when employees move to the Benchmark plan, but the employee saves **5x more** since the town pays roughly the same for both HMO plans. Bottom line, this will help employees more than it helps the town, by a lot. For many, the deductible is not met every year, but even when it is, the premium savings are typically higher than the out-of-pocket costs.

[Join us here](#) on 4/28 @ 11am (access code 885-078-853) to see the attached worksheet in action.

Where do I find information on the plans?

Health & Blue 20/20 Vision: Visit the link below for the summary of benefits for each plan. Remember a small dental rider, outlined on the webpage, is automatically included in the Network Blue HMO plan.

<https://planinfo.bluecrossma.com/customblue/2021/townofabington> (click on VIEW EKIT)

Dental: Attached is a document outlining the benefits of the two additional Delta Dental plans we offer.

Life & Disability: To schedule a virtual appointment with David Flaherty at Aflac, [please click here](#). For information about Boston Mutual, contact Doug Tracy at 800-445-4493 ext. 142. For information about UNUM, school employees can contact Lynette MacNeil at 781-982-2150.

Flex Spending: See below and attached for information and a new enrollment form.

What about the Flexible Spending Accounts?

Open Enrollment for the flexible spending accounts (FSAs) for medical and dependent daycare costs is normally in November but is re-opened till May 14th for this year only. The medical FSA allows you to use pre-tax dollars to pay for costs like deductibles, copays, prescriptions, vision care, and dental care. The medical FSA is a great companion to the benchmark deductible health plans to save you even more money, and up to \$550 (for 2021) can be rolled over to the next year if you don't use it all.

IMPORTANT: The Dependent Daycare limits were increased to \$10,500 for 2021, up from the normal \$5,000. It will go back to \$5,000 in 2022, so be sure to take advantage of the tax savings this year if it applies to you.

Additionally, the medical carryover from 2020 to 2021 was changed to unlimited for this year only (as opposed to the original 2020 carryover of \$500), so if you had more than \$500 left over at the end of 2020 you got to keep it all.

What Do I Need to Do?

If you need to make any changes to your health, dental, vision, life, or disability plans, contact Debra Libby and submit your requests **by May 14th**. The extra Open Enrollment for the FSA will also end on **May 14th** and forms must be returned to Lindsay Grasso or Sonia Hodge. You can reach us all at 781-982-2131.

If you're not making any changes, you don't need to do anything.

Other employee benefits:

-Benefits-eligible Town employees may take advantage of the 457b retirement investment accounts offered by Empower Smart Plan and Voya. Contact Lindsay Grasso for more information on these providers.

- Benefits-eligible School employees may take advantage of the 457b retirement investment accounts or 403b retirement investment accounts. Contact Lynette MacNeil at 781-982-2150 for eligible companies.

-ALL EMPLOYEES and their families (which includes anyone non-related that you consider family) can take advantage of the free and confidential Employee Assistance Program (EAP) at

www.perspectivesltd.com (username: **MEGA** and password: **Perspectives**).